

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Edward J. Cavalier  
Mary Alice Cavalier  
Debtors

Case No. 12-00666-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AGarner  
Form ID: 318

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Feb 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 05, 2017.

db/jdb Edward J. Cavalier, Mary Alice Cavalier, 60 Lower Powderly Street, Carbondale, PA 18407-3031  
cr 4125665 +Landmark Asset Receivables Management, 7340 S Kyrene Rd, Tempe, AZ 85283-4573  
+CAPITAL ONE BANK (USA), N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907  
4033447 Cavalier Edward J, 60 Lower Powderly Street, Carbondale, PA 18407-3031  
4033448 Cavalier Mary Alice, 60 Lower Powderly Street, Carbondale, PA 18407-3031  
4033452 +HSBC CONSUMER LENDING, 332 SOUTH MICHIGAN AVENUE, STE 600, CHICAGO, IL 60604-4318  
4595663 +Landmark Asset Receivables Management, 7340 S Kyrene Rd, Recovery Dept - T120, Tempe, AZ 85283-4573  
4033449 Law Offices of Mark J Conway PC, 502 S Blakely Street, Dunmore, PA 18512-2237  
4033455 +MCCABE WEISBERG AND CONWAY, P.C., 123 SOUTH BROAD STREET, STE. 2080, PHILADELPHIA, PA 19109-1031  
4033456 PENNSTAR BANK, RT. 6 BROOKLYN STREET, CARBONDALE, PA 18407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AIS.COM Feb 03 2017 19:18:00 Midland Funding LLC by American InfoSource LP as a, PO Box 4457, Houston, TX 77210-4457  
cr EDI: RECOVERYCORP.COM Feb 03 2017 19:18:00 Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
4078288 EDI: RESURGENT.COM Feb 03 2017 19:18:00 Ashley Funding Services LLC its successors and, assigns as assignee of Laboratory Corp, of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
4042353 +EDI: HFC.COM Feb 03 2017 19:18:00 BENEFICIAL CONSUMER DISCOUNT COMPANY, 636 GRAND REGENCY BLVD., BRANDON, FL 33510-3942  
4033450 EDI: CAPITALONE.COM Feb 03 2017 19:18:00 CAPITAL ONE, PO BOX 71083, CHARLOTTE, NC 28272-1083  
4077630 EDI: CAPITALONE.COM Feb 03 2017 19:18:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
4079827 EDI: RMSC.COM Feb 03 2017 19:18:00 GE Capital Retail Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605  
4033451 +EDI: HFC.COM Feb 03 2017 19:18:00 HSBC CARD SERVICES, PO BOX 80084, SALINAS, CA 93912-0084  
4033453 EDI: RMSC.COM Feb 03 2017 19:18:00 JC PENNEY, PO BOX 960090, ORLANDO, FL 32896-0090  
4080620 EDI: JEFFERSONCAP.COM Feb 03 2017 19:18:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617  
4033454 E-mail/Text: camanagement@mtb.com Feb 03 2017 19:18:11 M & T BANK, PO BOX 62182, BALTIMORE, MD 21264  
4091855 E-mail/Text: camanagement@mtb.com Feb 03 2017 19:18:11 M&T Bank, P.O. Box 1288, Buffalo, New York 14240  
4085880 E-mail/Text: camanagement@mtb.com Feb 03 2017 19:18:11 m&t Bank, P.O. Box 1288, Buffalo, NY 14240  
4237101 EDI: AIS.COM Feb 03 2017 19:18:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457  
4300434 +EDI: PRA.COM Feb 03 2017 19:18:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
4040673 +E-mail/Text: bankruptcy@nbtbank.com Feb 03 2017 19:18:25 Pennstar Bank, 52 South Broad Street, Norwich, NY 13815-1646  
4227937 EDI: RECOVERYCORP.COM Feb 03 2017 19:18:00 Portfolio Investments II LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami, FL 33131-1605  
4227938 EDI: RECOVERYCORP.COM Feb 03 2017 19:18:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* 4595664\* +PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
+Landmark Asset Receivables Management, 7340 S Kyrene Rd, Recovery Dept - T120, Tempe, AZ 85283-4573  
4237102\* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor M&T Bank ecfmail@mwc-law.com  
Ann E. Swartz on behalf of Creditor M&T Bank ASwartz@mwc-law.com, ecfmail@mwc-law.com  
Celine P DerKrikorian on behalf of Creditor M&T Bank ecfmail@mwc-law.com  
John J Martin (Trustee) pa36@ecfcbis.com, trusteemartin@martin-law.net  
Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
Kevin T McQuail on behalf of Creditor M&T Bank ecfmail@mwc-law.com  
Mark J. Conway on behalf of Joint Debtor Mary Alice Cavalier info@mjconwaylaw.com, connie@mjconwaylaw.com/mjc@mjconwaylaw.com  
Mark J. Conway on behalf of Debtor Edward J. Cavalier info@mjconwaylaw.com, connie@mjconwaylaw.com/mjc@mjconwaylaw.com  
Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1 **Edward J. Cavalier**  
First Name Middle Name Last Name  
Debtor 2 **Mary Alice Cavalier**  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5609**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-2821**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:12-bk-00666-JJT**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Edward J. Cavalier

Mary Alice Cavalier

By the  
court:



February 3, 2017

Honorable John J. Thomas  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**